

NEW YORK CITY DEPT OF CONSUMER AFFAIRS LICENSE # 0902582.

THIS IS AN ATTEMPT TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

372225477

PLEASE REFER TO REVERSE SIDE FOR IMPORTANT INFORMATION

R1NYF

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT. KEEP TOP PORTION FOR YOUR RECORDS.

PO Box 9100
Farmingdale NY 11735-9100
CHANGE SERVICE REQUESTED

Account Information

Current Creditor: Bank of America, N.A.
Account #: [REDACTED]
Original Creditor: Bank of America, N.A.
Previous Account #: [REDACTED]
SCS Account #: [REDACTED]
Account Balance Due: \$730.25

Sunrise Credit Services, Inc.
PO Box 9100
Farmingdale NY 11735-9100

ADRIAN GAMORY
10 Columbia Ave.
Hartsdale NY 10530-2510

[REDACTED]

R1NYF

[REDACTED]

Call our toll free number 844-750-9339

Let our representatives help you pay your bill.

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING THIS NOTICE, THAT YOU DISPUTE THE VALIDITY OF THE DEBT, OR ANY PORTION THEREOF, THIS OFFICE WILL OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING THIS NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

Here are some quick and easy ways.

● **WESTERN UNION**

Call 1-800-238-5772 for the nearest location. Go to your nearest **Western Union** location (check cashing store, supermarket or pharmacy) and identify yourself as a "Quick Collect Customer." Include the following information on the "Quick Collect" form:

- Payable to: Sunrise Credit Services
- Code/Destination: Sunrise, NY
- Reference Number: Your Account Number

After paying the cashier, call our toll free number and give the representative your account number, amount paid, and money control number from the receipt the cashier gives to you. Within minutes, your account is paid.

● **MONEYGRAM**

Call 1-800-926-9400. For the nearest locations, go to your nearest MoneyGram Agent (Travel Agencies, Currency Exchange)

Complete the Blue Express Payment form, include our four digit receiver code **15885**.

- Company: Sunrise Credit Services
- City/State: Farmingdale, New York
- Account Number: Your Account Number

After paying the cashier, call our toll free number and give the representative your account number, amount paid and confirmation number from the receipt the cashier gives to you.

● **ACH**

Automated Clearing House: Pay by phone and have the funds withdrawn from your checking or savings account.

● **BANK WIRE**

Please make sure to reference your account number on any payment made.

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CALIFORNIA

The state Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats or violence or arrest, or by using obscene language. Collectors may not use false or misleading statements, or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person in confirm your location or enforce a judgment. For more information about debt collection activities you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

COLORADO

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt.

Our resident office in Colorado is located at 700 17th Street, Suite 200, Denver, Colorado 80202... Mon - Fri 8am - 5pm.

Telephone Number: 866-436-4766. This office will accept payments and correspondence

For information about the Colorado Fair Debt Collection Practices Act, see WWW.COAG.GOV/CAR

MASSACHUSETTS

NOTICE OF IMPORTANT RIGHTS

Our resident office in Massachusetts is located at (do not send correspondence or payments to this address) 49 Winter St. Weymouth, MA 02189. Mon. - Thur. 10am-3pm. You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the debt collector.

This collection board is licensed by the collection service board, state department of commerce and insurance.

MINNESOTA

This collection agency is licensed by the Minnesota Department of Commerce.

NEW YORK

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- 1) Supplemental security income, (SSI);
- 2) Social security;
- 3) Public assistance (welfare);
- 4) Spousal support, maintenance (alimony) or child support;
- 5) Unemployment benefits;
- 6) Disability benefits;
- 7) Workers' compensation benefits;
- 8) Public or private pensions;
- 9) Veterans' benefits;
- 10) Federal student loans, federal student grants, and federal work study funds; and
- 11) Ninety percent of your wages or salary earned in the last sixty days.

TENNESSEE

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

UTAH

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.